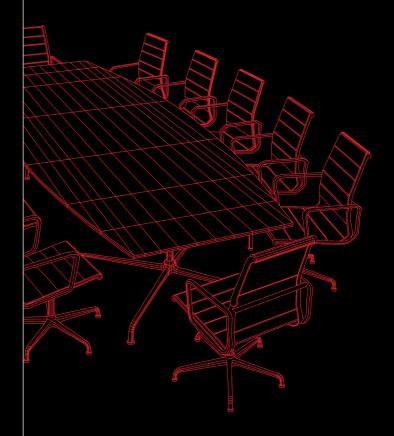


Management Liability (D&O)

COLLECTIVE POWER, INDIVIDUAL RESPONSIBLITY.



THE LEGAL THREAT TO DIRECTORS AND OFFICERS

A financial restatement; a bankruptcy; alleged inaccurate guidance; increased regulatory scrutiny; merger objections.

In an unprecedented directors and officers claims environment, partnering with a strong and trusted insurer has become more important than ever. At Hiscox we understand our clients' challenges and provide protection when it's needed most.

Management liability (D&O) protection from Hiscox

To meet the challenges of protecting those at the top of an organisation, Hiscox Management Liability – including directors and officers' cover – offers tailored policies reflecting the coverage required to meet today's demanding litigation environment.

An integrated approach

The Hiscox approach to management liability is an integrated one where claims underwriters and underwriters work closely in step with each other.

When evaluating wordings, endorsements or new coverage enhancements, claims and underwriting work in conjunction with each other to ensure that the intent is clear and unambiguous.

Who is Hiscox Management Liability (D&O) for?

For US domiciled companies we only offer coverage for publicly-traded businesses – available exclusively through the Lloyd's broker network. Outside of the US, we cover both public and private companies.

Highlights include:

- standalone limits of up to US\$25 million, £25 million, A\$25 million, €25 million, C\$25 million
- solutions for primary ABC, excess ABC, A-side and IPOs
- no excluded classes of business
- underwritten by Hiscox Syndicate 33 at Lloyd's.

Management liability (D&O) cover through Lloyd's

Hiscox can trace its Lloyd's roots back to 1901 and underwrites through Syndicate 33, one of the oldest and most respected syndicates in Lloyd's. All syndicates benefit from the security of Lloyd's high quality A+ financial rating (S&P), as well as its Central Fund and the multiple risk participation of the subscription market.

Hiscox Management Liability (D&O) Key features and benefits	
FEATURES	BENEFITS
Claims and underwriting work as an integrated team.	Claims underwriters and underwriters are clear on the intent of the policy language.
Claims underwriters located in the US and London.	Access to claims underwriters wherever it's needed.
Clear, unambiguous policy wording.	Clearly drafted, up-to-date policy wording.
Service led commercial approach.	Empowered underwriters and claims underwriters – service is key.
Contract certainty.	In line with regulatory requirements, policy wording is finalised at inception.
Willingness to underwrite complex risks that others may push aside.	Peace of mind for clients that they have the appropriate coverage for their risks.



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For more information

To find out more about Hiscox Management Liability (D&O), speak to your usual Hiscox underwriting contact, email hiscox.d&o@hiscox.com or go to hiscoxlondonmarket.com.



Registered in England no. 2590623

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